

# Self-pay without insurance



## Multiple options may be available to help you pay out-of-pocket

- If a Flexible Spending Account (FSA) is offered through your employer, you or your spouse can start the year with a federally regulated amount for medical expenses and gradually reimburse your employer through pre-tax deductions from your paycheck. As the dollar amount is determined by the IRS and subject to change each year, we encourage you to review the amount offered each calendar year. You may establish an FSA during your employer's insurance open enrollment period. FSA funds can only be used for the portion of the cost not covered by insurance.
- A Health Savings Account (HSA) accommodates recipients with high-deductible health plans (HDHPs) by allowing them to put aside a certain amount of savings for individuals and families for medical expenses not reimbursed by their insurance. These amounts are also federally regulated and subject to change each year. We encourage you to review the amount offered each calendar year. If your health plan qualifies as a high-deductible plan, you may establish an HSA during your employer's insurance open enrollment period. HSA funds can only be used for the portion of the cost not covered by insurance.
- **CareCredit®** offers interest-free financing plans\*\* that can spread payments over 6, 12, 18 or 24 months to help fund out-of-pocket costs and coinsurance. Longer period terms, up to 60 months, are also available for eligible purchases at fixed interest rates. **Link to the application can be found here.**

*\*\*Interest-free is only applicable if the balance is paid in full prior to terms expiring. Subject to credit approval. Minimum monthly payments required. See [carecredit.com](https://carecredit.com) for details.*

- Contact local, state, and national organizations to inquire about assistance with helping to fund your sound processor replacement. Worthwhile resources include vocational rehabilitation agencies and nonprofits active in causes related to hearing loss.



## Shop and place an order

- Shop and place an order on the **Cochlear store** with ease and whenever it is convenient. The online store is open 24/7.
- In order for us to process your order, we may need to reach out to your clinician or clinical care provider to get a Letter of Medical Necessity (LMN) or Certificate of Medical Necessity (CMN).



## Track the status

- To track your order, log in to your **Cochlear Family account**, and select "Orders" from the navigation. Please allow approximately five business days for the order to appear in your Cochlear Family account.

\*Cochlear is pleased to offer this discounted cash price when self-paying directly with Cochlear. This discount does not apply when placing an upgrade order through Cochlear's Reimbursement & Insurance Services. Insurance coverage and out-of-pocket expenses will vary depending on your insurance benefit coverage.

Please keep in mind, if you choose to self-pay today, you may not be able to submit a claim to your insurance on your own if Cochlear is contracted with your private insurance provider. Visit [www.Cochlear.com/US/InsuranceList](https://www.Cochlear.com/US/InsuranceList) to see if Cochlear is contracted with your insurance provider. If Cochlear is contracted with your insurance provider, we suggest placing your order through Cochlear's Reimbursement & Insurance Services.

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Please seek advice from your health professional about treatments for hearing loss. Outcomes may vary, and your health professional will advise you about the factors which could affect your outcome. Always read the instructions for use. Not all products are available in all countries. Please contact your local Cochlear representative for product information.

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